

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:	Thomas D. Reyes	§	Art Unit:	3696
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Serial No.:	10/634,635	§	Confirmation No.:	7200
		§		
Filed:	08/05/2003	§	Examiner:	Ojo O. Oyebisi
		§		
For:	Method and System for	§	Atty. Dkt. No.:	200901426-1
	Effecting Payment by	§		(HPC.0874US)
	Checks Through the Use of	§		
	Image Replacement	§		
	Documents	§		

**Mail Stop Appeal Brief-Patents**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

**APPEAL BRIEF PURSUANT TO 37 C.F.R § 41.37**

Sir:

The final rejection of claims 1-35 is hereby appealed.

**I. REAL PARTY IN INTEREST**

The real party in interest is the Hewlett-Packard Development Company, LP. The Hewlett-Packard Development Company, LP, a limited partnership established under the laws of the State of Texas and having a principal place of business at 11445 Compaq Center Drive West, Houston, TX 77707, U.S.A. (hereinafter "HPDC"). HPDC is a Texas limited partnership and is a wholly-owned affiliate of Hewlett-Packard Company, a Delaware Corporation, headquartered in Palo Alto, CA. The general or managing partner of HPDC is HPQ Holdings, LLC.

**II. RELATED APPEALS AND INTERFERENCES**

None.

### **III. STATUS OF THE CLAIMS**

Claims 1-35 have been finally rejected and are the subject of this appeal.

### **IV. STATUS OF AMENDMENTS**

An Amendment was filed on April 6, 2009, after the Final Office Action mailed February 4, 2009. An Advisory Action indicated that the Amendment would be entered for purposes of appeal and that the § 101 rejection has been overcome.

### **V. SUMMARY OF THE CLAIMED SUBJECT MATTER**

The following provides a concise explanation of the subject matter defined in each of the independent claims involved in the appeal, referring to the specification by page and line number and to the drawings by reference characters, as required by 37 C.F.R. § 41.37(c)(1)(v). Each element of the claims is identified by a corresponding reference to the specification and drawings where applicable. Note that the citation to passages in the specification and drawings for each claim element does not imply that the limitations from the specification and drawings should be read into the corresponding claim element.

Independent claim 1 recites a computerized method for effecting payment by a check, comprising:

electronically receiving (Fig. 6:600) payment information for a check (Fig. 3:300) for a purchase transaction, the check drawing on a checking account of a particular account holder, the payment information comprising a date, a payee, a dollar amount, a legal amount, and a signature (Spec., p. 9, ln. 28 – p. 10, ln. 11; p. 11, ln. 5-15; p. 13, ln. 22-27);

in response to receiving the payment information:

determining the checking account of the particular account holder based on the payment information from the purchase transaction (Spec., p. 12, ln. 20-24; p. 13, ln. 2; p. 13, ln. 28-30); and

retrieving (Fig. 6:602), from a storage location (Fig. 1:122) storing a plurality of pre-stored image replacement document templates for each of a plurality of account holders, an image replacement document template associated with the checking account of the particular account holder used for the purchase transaction, the plurality of account holders comprising the particular account holder (Spec., p. 12, ln. 16 – p. 13, ln. 14; p. 13, ln. 27 – p. 14, ln. 7); and

generating (Fig. 6:604), using one or more computers, an image replacement document representative of the check by inserting the payment information into respective fields of the image replacement document template (Spec., p. 14, ln. 8-26).

Independent claim 9 recites logic encoded in computer-readable storage media for effecting payment by a check, the logic operable to perform the following steps:

receive (Fig. 6:600) payment information for a check (Fig. 3:300) for a purchase transaction, the check drawing on a checking account of a particular account holder, the payment information comprising a date, a payee, a dollar amount, a legal amount, and a signature (Spec., p. 9, ln. 28 – p. 10, ln. 11; p. 11, ln. 5-15; p. 13, ln. 22-27);

in response to receiving the payment information:

determine the checking account of the particular account holder based on the payment information from the purchase transaction (Spec., p. 12, ln. 20-24; p. 13, ln. 2; p. 13, ln. 28-30); and

retrieve (Fig. 6:602), from a storage location (Fig. 1:122) storing a plurality of pre-stored image replacement document templates for each of a plurality of account holders, an image replacement document template associated with the checking account of the particular account holder used for the purchase transaction, the plurality of account holders comprising the particular account holder (Spec., p. 12, ln. 16 – p. 13, ln. 14; p. 13, ln. 27 – p. 14, ln. 7); and

generate (Fig. 6:604) an image replacement document representative of the check by inserting the payment information into respective fields of the image replacement document template (Spec., p. 14, ln. 8-26).

Independent claim 17 recites a computerized method for effecting payment by a check, comprising:

generating, on an output device (Fig. 2:112), an electronic image (Fig. 2:200) of a check drawing on a checking account of an account holder (Spec., p. 9, ln. 8-14);

receiving payment information for the check on the output device (Spec., p. 9, ln. 23-27);

generating a snippet (Fig. 4:400) of the payment information (Spec., p. 10, ln. 12-22); and

electronically transmitting the snippet to a remote location for generation of an image replacement document representative of the check based on the snippet (Spec., p. 10, ln. 23 – p. 11, ln. 6).

Independent claim 22 recites logic encoded in computer-readable storage media for effecting payment by a check, the logic operable to perform the following steps:

generate an electronic image (Fig. 2:200) of a check drawing on a checking account of an account holder (Spec., p. 9, ln. 8-14) on an output device (Fig. 2:112);

receive payment information for the check on the output device (Spec., p. 9, ln. 23-27);

generate a snippet (Fig. 4:400) of the payment information (Spec., p. 10, ln. 12-22); and

electronically transmit the snippet to a remote location for generation of an image replacement document representative of the check based on the snippet (Spec., p. 10, ln. 23 – p. 11, ln. 6).

Independent claim 29 recites a computerized method for effecting payment by a check, comprising:

generating, on an output device (Fig. 2:112), an electronic image (Fig. 2:200) of a check drawing on a checking account of an account holder (Spec., p. 9, ln. 8-14);

receiving payment information for the check on the output device (Spec., p. 9, ln. 23-27), the payment information comprising a date, a payee, a dollar amount, a legal amount, and a signature;

generating a snippet (Fig. 4:400) of the payment information;

electronically transmitting the snippet to a remote location (Spec., p. 10, ln. 23 – p. 11, ln. 6);

electronically receiving the snippet at the remote location (Spec., p. 9, ln. 28 – p. 10, ln. 11; p. 11, ln. 5-15; p. 13, ln. 22-27);

in response to receiving the snippet, retrieving, from a storage location (Fig. 1:122), an image replacement document template associated with the checking account (Spec. p. 12, ln. 16 – p. 13, ln. 14, p. 13, ln. 27 – p. 14, ln. 7); and

generating an image replacement document representative of the check by inserting the payment information from the snippet into respective fields of the image replacement document template (Spec., p. 14, ln. 8-26).

## **VI. GROUNDS OF REJECTION TO BE REVIEWED ON APPEAL<sup>1</sup>**

- A. Claims 1-16 were rejected under 35 U.S.C. § 112, ¶ 1.**
- B. Claims 1-35 were rejected under 35 U.S.C. § 103(a) as unpatentable over Buttridge (U.S. Patent Publication No. 2004/0044606) in view of Robinson (U.S. Patent No. 6,978,046).**

## **VII. ARGUMENT**

The claims do not stand or fall together. Instead, Appellant presents separate arguments for various independent and dependent claims. Each of these arguments is separately argued below and presented with separate headings and sub-headings as required by 37 C.F.R. § 41.37(c)(1)(vii).

- A. Claims 1-16 were rejected under 35 U.S.C. § 112, ¶ 1.**

### **1. Claims 1-16.**

The Examiner rejected claims 1-16 under 35 U.S.C. § 112, ¶ 1, based on the allegation that the following subject matter of these claims do not comply with the written description requirement: “determining the checking account of the particular account holder based on the payment information from the purchase transaction.”

Appellant respectfully disagrees. It is apparent from the written description of the present application that the technique or system described in the specification discloses the “determining” element of claims 1-16. As explained on pages 12 and 13 of the specification, an IRD tool 120 (in a services company 116 shown in Fig. 1 of the specification), in response to receiving a snippet 400, retrieves from an image template database 122 the pertinent image template **corresponding to the checking account of consumer 102**. Specification, pg. 12, ln.

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<sup>1</sup> The Advisory Action dated May 14, 2009 indicated that the rejection under 35 U.S.C. § 101 has been overcome by the Amendment after Final.

28 – pg. 13, ln. 2. The snippet 400 includes entered payment information by a consumer 102, including date 302, payee 304, dollar amount 306, legal amount 308, and signature 310. *Id.*, 10:13-16. Significantly, note that the snippet 400 does not contain checking account information. Thus, for the IRD tool 120 to retrieve from the image template database 122 the pertinent image template corresponding to the checking account of consumer 102, **in response to receiving such snippet 400**, the IRD tool 120 would have to first determine the checking account of the account holder based on the received payment information in the snippet 400.

Therefore, it is clear that a person of ordinary skill in the art would understand that the “determining” element of claims 1-16 is described in the specification. As explained by M.P.E.P. § 2163.02 (8<sup>th</sup> Edition, Revision 7), the subject matter of the claim “need not be described literally (*i.e.*, using the same terms or *in haec verba*) in order for the disclosure to satisfy the description requirement.” MPEP § 2163.02, at 2100-186.

In view of the foregoing, it is clear that the subject matter of claims 1-16 satisfies the written description requirement.

Reversal of the § 112 rejection of the above claims is respectfully requested.



**B. Claims 1-35 were rejected under 35 U.S.C. § 103(a) as unpatentable over Buttridge (U.S. Patent Publication No. 2004/0044606) in view of Robinson (U.S. Patent No. 6,978,046).**

**1. Claims 1-16.**

Independent claim 1 recites a computerized method for effecting payment by a check, comprising:

- electronically receiving payment information for a check for a purchase transaction, the check drawing on a checking account of a particular account holder, the payment information comprising a date, a payee, a dollar amount, a legal amount, and a signature;
- in response to receiving the payment information:
  - determining the checking account of the particular account holder based on the payment information from the purchase transaction; and
  - **retrieving**, from a storage location storing a plurality of pre-stored image replacement document templates for each of a plurality of account holders, an image replacement document template associated with the checking account of the particular account holder used for the purchase transaction, the plurality of account holders comprising the particular account holder; and
- **generating**, using one or more computers, an image replacement document representative of the check by inserting the payment information into respective fields of the image replacement document template.

The Examiner conceded that Buttridge fails to disclose the “retrieving” and “generating” elements of claim 1 provided above. 2/4/2009 Office Action at 6. Instead, the Examiner cited Robinson as purportedly disclosing the claimed subject matter missing from Buttridge. Specifically, the Examiner cited element s1700 of Fig. 2 and column 2, lines 50-62, of Robinson. The cited column 2 passage of Robinson refers to creating a template for a page of an existing document, where the template is created from a scanned input document. Element s1700 in Fig. 2 of Robinson describes building a template for an existing document that has been scanned.

More specifically, Robinson discloses a technique in which an existing document is captured by scanning the existing document to capture image data of the existing document.

Robinson, 4:21-23. The captured image is then segmented into objects (*id.*, 4:23-24), such that attributes of the objects can be identified so that the template can be built (*id.*, 3:7-11).

Building a template based on scanning a document and determining attributes in the document has nothing to do with the claimed subject matter. Note that claim 1 specifically recites retrieving, from a storage location storing a plurality of pre-stored image replacement document templates for each of a plurality of **account holders**, an image replacement document template associated with the **checking account of the particular account holder used for the purchase transaction**. Moreover, claim 1 recites generating an image replacement document representative of the **check** by **inserting the payment information into the respective fields of the image replacement document template**. Robinson merely discloses a technique for generating a template for use in production printing. *See, e.g.*, 1:11-12; 2:40. Robinson does **not** disclose retrieving an image replacement document template **from among a plurality of pre-stored image replacement document templates**.

Moreover, the template that is built in Robinson is clearly **not** associated with a **checking account of a particular account holder** used for a purchase transaction. Nor does Robinson provide any hint of a storage location storing a plurality of pre-stored image replacement document templates for each of a **plurality of account holders**. Also, Robinson would **not** have led a person of ordinary skill in the art to generate an image replacement document representative of **the check** by inserting the **payment information into respective fields of the image replacement document template**.

Pages 22 and 23 of the final Office Action argued that Robinson “can” disclose various features of the claim. However, this argument that Robinson “can” disclose such features is based on use of impermissible hindsight that has benefited from the teachings of the present

invention. Without the benefit of the present invention, there is absolutely no evidence that a person of ordinary skill in the art would have been led by Robinson to the claimed subject matter.

Thus, it is clear that Robinson fails to disclose or hint at subject matter conceded by the Examiner to be missing from Buttridge. This constitutes a first point of error made by the Examiner.

Another point of error made by the Examiner is the incorrect assertion that Buttridge discloses determining the checking account of the particular account holder based on the payment information from the purchase transaction. As argued by the Examiner, “[i]nherently Buttridge can use the received checking account information to determine the checking account of the particular account holder based on the payment information from the purchase transaction.” 2/4/2009 Office Action at 6. This statement is rather confusing. It appears that the Examiner is saying that Buttridge teaches using received checking account information to determine the checking account of the account holder. However, that is not what is recited in claim 1. Claim 1 specifically recites receiving **payment information for a check** for a purchase transaction, where the payment information comprises a date, a payee, a dollar amount, a legal amount, and a signature. The checking account determined in claim 1 is based on the payment information comprising a date, payee, dollar amount, legal amount, and a signature, and not based on checking account information, as argued by the Examiner. It would be unreasonable to equate checking account information with payment information, as apparently has been done by the Examiner.

The foregoing constitutes another point of error made by the Examiner.

Thus, it is clear that even if Buttridge and Robinson could be hypothetically combined, the hypothetical combination of the references would not have led to the claimed subject matter.

Moreover, a person of ordinary skill in the art would not have been prompted to combine the teachings of Buttridge and Robinson to achieve the claimed subject matter. Buttridge involves scanning a physical check such that checking account information can be retrieved from the check. *See, e.g.*, Buttridge, ¶¶ [0012], [0013]. The checking account information is then stored with other information, including a transaction amount, for subsequent processing. *Id.*, ¶¶ [0014]-[0016].

On the other hand, Robinson relates to creating a template based on scanning an existing document and analyzing the attributes of objects in the scanned document. There existed no reason whatsoever to incorporate the template building mechanism of Robinson into the physical check processing mechanism of Buttridge. Stated differently, there simply did not exist any reason for creating templates in the physical check processing system of Buttridge.

Moreover, as discussed in detail above, the teachings of Robinson are completely different from the subject matter of claim 1. Robinson relates to creating a template based on scanning an existing document for use in publishing. On the other hand, claim 1 relates to retrieving from a storage location storing multiple pre-stored image replacement document templates for each of a plurality of account holders, an image replacement document template associated with a checking account of the particular account holder used for a purchase transaction, such that an image replacement document representative of the check can be generated by inserting payment information into respective fields of the image replacement document template.

In view of the foregoing, it is clear that a person of ordinary skill in the art would not have found any reason to combine the teachings of Buttridge and Robinson to achieve the claimed subject matter. Therefore, the obviousness rejection of claim 1 and its dependent claims is clearly erroneous.

Independent claim 9 and its dependent claims are allowable over Buttridge and Robinson for similar reasons as claim 1.

Reversal of the final rejection of the above claims is respectfully requested.

## **2. Claims 17, 19-22, 24-28.**

Independent claim 17 recites a computerized method for effecting payment by a check, comprising:

- generating, on an output device, an electronic image of a check drawing on a checking account of an account holder;
- receiving payment information for the check on the output device;
- generating a snippet of the payment information; and
- electronically transmitting the snippet to a remote location for generation of an image replacement document representative of the check based on the snippet.

The Examiner conceded that Buttridge fails to disclose “electronically transmitting the snippet to a remote location for generation of an image replacement document representative of the check based on the snippet.” 2/4/2009 Office Action at 14. Instead, the Examiner cited Robinson as purportedly disclosing this claimed feature. As noted above, Robinson describes creating a template based on a scanned image of a document. Creating a template as taught by Robinson has nothing to do with transmitting a snippet to a remote location for generation of an image replacement document representative of a “check.”

Moreover, note that the snippet of claim 17 is a snippet of payment information. Generation of an image replacement document representative of the check is based on the

snippet of **payment information**. In Robinson, an entire document is scanned from which a template is produced – there is absolutely nothing in Robinson to even remotely hint at generation of an image replacement document representative of the check that is based on a snippet of **payment information**.

Therefore, even if Buttridge and Robinson could be hypothetically combined, the hypothetical combination of the references would not have led to the claimed subject matter.

Moreover, a person of ordinary skill in the art would not have been prompted to combine the teachings of Buttridge and Robinson to achieve the claimed subject matter. Robinson relates to creating a template based on a scanned document, and has nothing to do with electronically transmitting a snippet of payment information for a check to a remote location for generation of an image replacement document representative of the check based on the snippet of payment information for the check.

In view of the foregoing, it is clear that the obviousness rejection of claim 17 and its dependent claims is erroneous.

Independent claim 22 and its dependent claims are also allowable over Buttridge and Robinson.

Reversal of the final rejection of the above claims is respectfully requested.

### **3. Claims 18, 23.**

Dependent claims 18 and 23 depend from independent claim 17 and 22, respectively, and are therefore allowable for at least the same reasons as the corresponding claims. Moreover, claim 18 further recites that generating the electronic image of the check of the output device comprises receiving a smart card at the output device, where the smart card stores a check image template, and reading the stored check image template with the output device.

The Examiner cited ¶ [0050] of Buttridge as purportedly disclosing “receiving a smart card at the output device and reading the smart card with the output device.” 2/4/2009 Office Action at 15. The Examiner also took “official notice” that it is well known to store data/data images on smart cards. *Id.* Even assuming for the sake of argument that the official notice taken by the Examiner were true, that still does not provide any teaching or hint of the claimed subject matter.

Claim 18 specifically recites that an electronic image of the check is generated by receiving a smart card at the output device that stores a check image template, and reading the stored check image template with the output device. On the other hand, Buttridge specifically requires that a **physical** check be scanned. *See, e.g.,* Buttridge, ¶¶ [0012]-[0013]. The techniques described in Buttridge employ either a blank physical check or a physical check that has been signed. *Id.*, ¶ [0029]. Buttridge teaches that the images of the physical checks are scanned. *Id.*, ¶ [0031].

This teaching of Buttridge would have led a person of ordinary skill in the art from using the smart card recited in claim 18. In fact, the system of Buttridge requires that the physical check be scanned to obtain the routing number, account number, and check number from the MICR line at the bottom of the check. *Id.*, ¶ [0035]. A person of ordinary skill in the art would not have been prompted to replace the physical check of Buttridge with a smart card as recited in claim 18. In fact, doing so would have completely changed the principle of operation of Buttridge, which is a clear indication that a person of ordinary skill in the art would not have been prompted to modify Buttridge to achieve the claimed subject matter.

In view of the foregoing, it is clear that claim 18 is non-obvious over Buttridge and Robinson.

Claim 23 is similarly further allowable.

Reversal of the final rejection of the above claims is respectfully requested.

**4. Claims 29, 31-35.**

Independent claim 29 recites a computerized method for effecting payment by a check, comprising:

- generating, on an output device, an electronic image of a check drawing on a checking account of an account holder;
- receiving payment information for the check on the output device, the payment information comprising a date, a payee, a dollar amount, a legal amount, and a signature;
- generating a snippet of the payment information;
- electronically transmitting the snippet to a remote location;
- electronically receiving the snippet at the remote location;
- in response to receiving the snippet, retrieving, from a storage location, an image replacement document template associated with the checking account; and
- generating an image replacement document representative of the check by inserting the payment information from the snippet into respective fields of the image replacement document template.

Claim 29 is allowable for reasons similar to those stated above for both claims 1 and 17.

Therefore, the obviousness rejection of claim 29 and its dependent claims is erroneous.

Reversal of the final rejection of the above claims is respectfully requested.

**5. Claim 30.**

Claim 30 depends from claim 29 and is therefore allowable for at least the same reasons as claim 29. Moreover, claim 30 is further allowable for similar reasons stated above with respect to claim 18.

The obviousness rejection of claim 30 is therefore further defective for the foregoing reason.



Reversal of the final rejection of the above claim is respectfully requested.

### CONCLUSION

In view of the foregoing, reversal of all final rejections and allowance of all pending claims is respectfully requested.

Respectfully submitted,

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## **VIII. APPENDIX OF APPEALED CLAIMS**

The claims on appeal are:

1           1.       A computerized method for effecting payment by a check, comprising:  
2               electronically receiving payment information for a check for a purchase transaction, the  
3       check drawing on a checking account of a particular account holder, the payment information  
4       comprising a date, a payee, a dollar amount, a legal amount, and a signature;  
5               in response to receiving the payment information:  
6               determining the checking account of the particular account holder based on the  
7       payment information from the purchase transaction; and  
8               retrieving, from a storage location storing a plurality of pre-stored image  
9       replacement document templates for each of a plurality of account holders, an image replacement  
10      document template associated with the checking account of the particular account holder used  
11      for the purchase transaction, the plurality of account holders comprising the particular account  
12      holder; and  
13              generating, using one or more computers, an image replacement document representative  
14      of the check by inserting the payment information into respective fields of the image replacement  
15      document template.

1           2.       The computerized method of Claim 1, wherein the image replacement document  
2       is an electronic document, the method further comprising electronically transmitting the image  
3       replacement document to a third party.

1           3.       The computerized method of Claim 2, wherein the third party is selected from the  
2       group consisting of a payor bank, a payee bank, and the particular account holder for the check.

1           4.       The computerized method of Claim 1, further comprising printing the image  
2       replacement document and transmitting a printed version of the image replacement document to  
3       a third party.

1           5.       The computerized method of Claim 4, wherein the third party is selected from the  
2 group consisting of a payor bank, a payee bank, and the particular account holder for the check.

1           6.       The computerized method of Claim 1, wherein the respective fields comprise a  
2 date field, a payee field, a dollar amount field, a legal amount field, and a signature field.

1           7.       The computerized method of Claim 1, wherein retrieving the image replacement  
2 document template comprises retrieving a name of the particular account holder, an address of  
3 the particular account holder, a routing and transit number, and an account number of the  
4 checking account.

1           8.       The computerized method of Claim 1, wherein generating the image replacement  
2 document representative of the check comprises:  
3           generating an image of a completed check;  
4           generating an image replacement document identification section;  
5           generating a legal notification section; and  
6           generating a MICR section representative of the MICR line of the check.

1           9.       Logic encoded in computer-readable storage media for effecting payment by a  
2 check, the logic operable to perform the following steps:  
3           receive payment information for a check for a purchase transaction, the check drawing on  
4 a checking account of a particular account holder, the payment information comprising a date, a  
5 payee, a dollar amount, a legal amount, and a signature;  
6           in response to receiving the payment information:  
7               determine the checking account of the particular account holder based on the  
8 payment information from the purchase transaction; and  
9               retrieve, from a storage location storing a plurality of pre-stored image  
10 replacement document templates for each of a plurality of account holders, an image replacement  
11 document template associated with the checking account of the particular account holder used  
12 for the purchase transaction, the plurality of account holders comprising the particular account  
13 holder; and  
14           generate an image replacement document representative of the check by inserting the  
15 payment information into respective fields of the image replacement document template.

1           10.     The logic encoded in media of Claim 9, wherein the image replacement document  
2 is an electronic document, the logic further operable to transmit the image replacement document  
3 to a third party.

1           11.     The logic encoded in media of Claim 10, wherein the third party is selected from  
2 the group consisting of a payor bank, a payee bank, and the particular account holder for the  
3 check.

1           12.     The logic encoded in media of Claim 9, the logic further operable to print the  
2 image replacement document for transmission of a printed version of the image replacement  
3 document to a third party.

1           13.     The logic encoded in media of Claim 12, wherein the third party is selected from  
2 the group consisting of a payor bank, a payee bank, and the particular account holder for the  
3 check.

1           14.     The logic encoded in media of Claim 9, wherein the respective fields comprise a  
2     date field, a payee field, a dollar amount field, a legal amount field, and a signature field.

1           15.     The logic encoded in media of Claim 9, wherein the image replacement document  
2     template comprises a name of the particular account holder, an address of the account holder, a  
3     routing and transit number, and an account number of the checking account.

1           16.     The logic encoded in media of Claim 9, wherein the image replacement document  
2     comprises:

- 3           an image of a completed check;  
4           an image replacement document identification section;  
5           a legal notification section; and  
6           a MICR section representative of the MICR line of the check.

1           17.     A computerized method for effecting payment by a check, comprising:  
2           generating, on an output device, an electronic image of a check drawing on a checking  
3     account of an account holder;  
4           receiving payment information for the check on the output device;  
5           generating a snippet of the payment information; and  
6           electronically transmitting the snippet to a remote location for generation of an image  
7     replacement document representative of the check based on the snippet.

1           18.     The computerized method of Claim 17, wherein generating, on the output device,  
2     the electronic image of the check comprises:  
3           receiving a smart card at the output device, the smart card storing a check image  
4     template; and  
5           reading the stored check image template with the output device.

1           19.     The computerized method of Claim 17, wherein receiving payment information  
2     for the check on the output device comprises receiving a date, a payee, a dollar amount, a legal  
3     amount, and a signature on the output device.

1           20.     The computerized method of Claim 17, further comprising storing the snippet in a  
2     storage location.

1           21.     The computerized method of Claim 17, wherein electronically transmitting the  
2     snippet to the remote location comprises electronically transmitting the snippet to a payee bank.

1           22.     Logic encoded in computer-readable storage media for effecting payment by a  
2     check, the logic operable to perform the following steps:  
3                 generate an electronic image of a check drawing on a checking account of an account  
4     holder on an output device;  
5                 receive payment information for the check on the output device;  
6                 generate a snippet of the payment information; and  
7                 electronically transmit the snippet to a remote location for generation of an image  
8     replacement document representative of the check based on the snippet.

1           23.     The logic encoded in media of Claim 22, wherein the logic is further operable to  
2     read a check image template stored on a smart card associated with the account holder.

1           24.     The logic encoded in media of Claim 22, wherein the payment information  
2     comprises a date, a payee, a dollar amount, a legal amount, and a signature.

1           25.     The logic encoded in media of Claim 24, wherein the payment information is  
2     entered on the output device with a digital pen.

1           26.     The logic encoded in media of Claim 22, wherein the logic is further operable to  
2     store the snippet in a storage location.

1           27.     The logic encoded in media of Claim 22, wherein the remote location is selected  
2     from the group consisting of a payee bank, a payor bank, and an image replacement document  
3     service provider.

1           28.     The logic encoded in media of Claim 22, wherein the snippet comprises a file size  
2     of no more than about one kilobyte.

1           29.     A computerized method for effecting payment by a check, comprising:  
2             generating, on an output device, an electronic image of a check drawing on a checking  
3     account of an account holder;  
4             receiving payment information for the check on the output device, the payment  
5     information comprising a date, a payee, a dollar amount, a legal amount, and a signature;  
6             generating a snippet of the payment information;  
7             electronically transmitting the snippet to a remote location;  
8             electronically receiving the snippet at the remote location;  
9             in response to receiving the snippet, retrieving, from a storage location, an image  
10    replacement document template associated with the checking account; and  
11             generating an image replacement document representative of the check by inserting the  
12    payment information from the snippet into respective fields of the image replacement document  
13    template.

1           30.     The computerized method of Claim 29, wherein generating, on the output device,  
2     the electronic image of the check comprises:  
3             receiving a smart card at the output device, the smart card storing a check image  
4     template; and  
5             reading the stored check image template with the output device.

1           31.     The computerized method of Claim 29, wherein the image replacement document  
2     is an electronic document, the method further comprising electronically transmitting the image  
3     replacement document to a third party.



1           32.     The computerized method of Claim 29, further comprising printing the image  
2 replacement document and transmitting a printed version of the image replacement document to  
3 a third party.

1           33.     The computerized method of Claim 29, wherein the respective fields comprise a  
2 date field, a payee field, a dollar amount field, a legal amount field, and a signature field.

1           34.     The computerized method of Claim 29, wherein retrieving the image replacement  
2 document template comprises retrieving a name of the account holder, an address of the account  
3 holder, a routing and transit number, and an account number of the checking account.

1           35.     The computerized method of Claim 29, wherein generating the image  
2 replacement document representative of the check comprises:  
3           generating an image of a completed check;  
4           generating an image replacement document identification section;  
5           generating a legal notification section; and  
6           generating a MICR section representative of the MICR line of the check.

**IX. EVIDENCE APPENDIX**

None.

**X.     RELATED PROCEEDINGS APPENDIX**

None.